

4081-37P

10/18/22

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ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

ACCOUNT HISTORY

THIS IS ACTUAL ESCROW ACTIVITY IN YOUR ESCROW ACCOUNT FROM
10/13/21 THROUGH 11/30/21.

)/YR	ACTUAL ESCROW DEPOSIT	ACTUAL ESCROW PAYMENTS	DESCRIPTION	ACTUAL ESCROW BALANCE
CARTING BALANCE				2,041.99-
L/21		131.39	RBP MIP	2,173.38-

THIS IS A STATEMENT OF ACTUAL ACTIVITY IN YOUR ESCROW ACCOUNT FROM
12/01/21 THROUGH 11/30/22.

YOUR MONTHLY MORTGAGE PAYMENT FOR THE PAST YEAR WAS
1,096.77 OF WHICH 716.55 WAS FOR PRINCIPAL AND INTEREST
AND 380.22 WENT INTO YOUR ESCROW ACCOUNT.

)/YR	DEPOSIT	ACTUAL ESCROW DEPOSIT	PROJ ESCROW PAYMENTS	DESCRIPTION	ACTUAL ESCROW PAYMENTS	PROJ ESCROW BALANCE	ACTUAL ESCROW BALANCE
'ARTING BALANCE						1990.67	2173.38-
/21	380.22	455.45 *	131.39	RBP MIP	*	2239.50	1717.93-
/21				RBP MIP	131.39*	2239.50	1849.32-
/22	380.22	1123.26 *	131.39	RBP MIP	*	2488.33	726.06-
/22				RBP MIP	131.39*	2488.33	857.45-
/22	380.22	374.42 *	131.39	RBP MIP	*	2737.16	483.03-
/22			1498.00	HAZARD	*	1239.16	483.03-
/22				RBP MIP	131.39*	1239.16	614.42-
/22				CITY TAX	1487.99*	1239.16	2102.41-
/22	380.22		131.39	RBP MIP	131.39	1487.99	2233.80-

EXHIBIT A

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	PROJ ESCROW	ACTUAL ESCROW	PROJ ESCROW		ACTUAL ESCROW	PROJ ESCROW	ACTUAL ESCROW
0/YR	DEPOSIT	DEPOSIT	PAYMENTS DESCRIPTION	PAYMENTS	BALANCE	BALANCE	BALANCE
3/22			1487.99 CITY TAX		.00	2233.80-	
4/22	380.22		131.39 RBP NIP		248.83	2233.80-	
4/22			RBP NIP	128.06*	248.83	2361.86-	
4/22			HAZARD	1466.00*	248.83	3827.86-	
5/22	380.22		131.39 RBP NIP		497.66	3827.86-	
5/22			RBP NIP	128.06*	497.66	3955.92-	
5/22	380.22	374.42 *	131.39 RBP NIP		746.49	3581.50-	
5/22			RBP NIP	128.06*	746.49	3709.56-	
7/22	380.22	*	131.39 RBP NIP		995.32	3709.56-	
7/22			RBP NIP	128.06*	995.32	3837.62-	
3/22	380.22	374.42 *	131.39 RBP NIP		1244.15	3463.20-	
3/22			RBP NIP	128.06*	1244.15	3591.26-	
3/22	380.22		131.39 RBP NIP	*	1492.98	3591.26-	
3/22			RBP NIP	128.06*	1492.98	3719.32-	
/22	380.22	6428.94 *Y	131.39 RBP NIP	*Y	1741.81	2709.62	
/22			RBP NIP	128.06*	1741.81	2581.56	
L/22	380.22	380.22 Y	131.39 RBP NIP	128.06*Y	1990.64	2833.72	

LAST YEAR, WE ANTICIPATED THAT PAYMENTS FROM YOUR ACCOUNT WOULD BE
MADE DURING THIS PERIOD EQUALING 4,562.67. UNDER FEDERAL LAW,
YOUR LOWEST MONTHLY BALANCE SHOULD NOT HAVE EXCEEDED 497.66
(NO MORE THAN TWICE LAST YEARS PROJECTED MONTHLY ESCROW PAYMENT),
UNLESS YOUR MORTGAGE CONTRACT OR STATE LAW SPECIFIES A LOWER AMOUNT.
UNDER YOUR MORTGAGE CONTRACT AND STATE LAW, YOUR LOWEST MONTHLY
BALANCE SHOULD NOT HAVE EXCEEDED .00.

AN ASTERISK (*) INDICATES A DIFFERENCE FROM A PREVIOUS ESTIMATE
EITHER IN THE DATE OR THE AMOUNT. IF YOU WANT A FURTHER EXPLANATION,
PLEASE CALL OUR TOLL-FREE NUMBER.

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ACCOUNT PROJECTION

MORTGAGE INS 1,536.72
HAZARD INS 1,466.00
CITY TAX 1,487.99

ANNUAL DISBURSEMENTS : 4,490.71
4,490.71 / 12 = 374.23 ESCROW PAYMENT

D/YR	PAYMENTS TO	PAYMENTS FROM	DESCRIPTION	CURRENT BAL PROJECTION	REQUIRED BAL PROJECTION
	ALANCE AS OF 11/30/22			2,833.72	1,969.31
2/22	374.23	128.06	RBP MIP	3,079.89	2,215.48
1/23	374.23	128.06	RBP MIP	3,326.06	2,461.65
2/23	374.23	128.06	RBP MIP	3,572.23	2,707.82
2/23		1,466.00	HAZARD	2,106.23	1,241.82
3/23	374.23	128.06	RBP MIP	2,352.40	1,487.99
3/23		1,487.99	CITY TAX	864.41	.00
1/23	374.23	128.06	RBP MIP	1,110.58	246.17
3/23	374.23	128.06	RBP MIP	1,356.75	492.34
5/23	374.23	128.06	RBP MIP	1,602.92	738.51
7/23	374.23	128.06	RBP MIP	1,849.09	984.68
3/23	374.23	128.06	RBP MIP	2,095.26	1,230.85
)/23	374.23	128.06	RBP MIP	2,341.43	1,477.02
)/23	374.23	128.06	RBP MIP	2,587.60	1,723.19
723	374.23	128.06	RBP MIP	2,833.77	1,969.36

THE EXPECTED AMOUNT IN YOUR ESCROW ACCOUNT IS 2,833.72 . YOUR
STARTING BALANCE ACCORDING TO THIS ANALYSIS SHOULD BE 1,969.31 .

THIS MEANS YOU HAVE A SURPLUS OF 864.41. THIS SURPLUS MUST BE
RETURNED TO YOU UNLESS IT IS LESS THAN \$50, IN WHICH CASE WE HAVE THE
ADDITIONAL OPTION OF KEEPING IT AND LOWERING YOUR PAYMENTS ACCORDINGLY.
DUE TO THE DELINQUENT STATUS OF YOUR ACCOUNT, WE ARE HOLDING THE
SURPLUS.

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YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE
1,090.78 OF WHICH 716.55 WILL BE FOR PRINCIPAL AND
INTEREST AND 374.23 WILL GO INTO YOUR ESCROW ACCOUNT.

NEW PAYMENT INFORMATION

PRINCIPAL AND INTEREST	716.55
ESCROW PAYMENT	374.23

NEW PAYMENT EFFECTIVE 12/01/22 1,090.78

KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR
ACCOUNT AT THE END OF THE NEXT ESCROW ACCOUNTING COMPUTATION YEAR.